

## EXTENSIONS OF REMARKS

### HONORING ROSE KAUFMAN

#### HON. NANCY PELOSI

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, December 16, 2009

Ms. PELOSI. Madam Speaker, I rise today to honor the life of an extraordinary wife, mother, grandmother, and artist, Rose Kaufman.

The Pelosi family was blessed to be forever joined to the Kaufman family when our daughter Christine married Rose and Phil's son, Peter. Their wedding brought us all closer together and made us a single family and dear friends.

Rose was a beautiful person inside and out. I enjoyed listening to her warm, witty insights about people and her career in the arts. She was an actor and a screenwriter; a creative force and an active member of the San Francisco community. She was full of passion and spirit, brimming with ideas, committed to artistic excellence and the rich culture of our City and our nation.

Her remarkable story brought her together with Philip, her husband of 51 years. They shared a love of film and art in all forms. They collaborated on screenplays and build a warm, welcoming home for friends and family. Their partnership began as filmmakers, as professional peers; it transformed into a love story—one that stretched from their work on Phil's first film through her courageous battle with cancer in recent years.

The memories of Rose Kaufman will be ones of joy, happiness, optimism and creativity. Our whole family mourns Rose's passing, and will be reminded of her fun-loving spirit in the laughter of Octavio and Isabella. We will long remember her warmth, her vibrant personality, her commitment to those she loved, and her enduring contributions to those who loved her.

### WALL STREET REFORM AND CONSUMER PROTECTION ACT OF 2009

SPEECH OF

#### HON. JERROLD NADLER

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Friday, December 11, 2009

The House in Committee of the Whole House on the State of the Union had under consideration the bill (H.R. 4173) to provide for financial regulatory reform, to protect consumers and investors, to enhance Federal understanding of insurance issues, to regulate the over-the-counter derivatives markets, and for other purposes:

Mr. NADLER of New York. Madam Chair, I rise in strong support of this amendment to H.R. 4173, which I sponsored along with Congressman MARSHALL, Judiciary Committee Chairman CONYERS, and many other of my distinguished colleagues.

This amendment would help millions of Americans across the Nation and correct a

glaring anomaly in our current law. If you are a family farmer, if you are a real estate speculator, or if you own 5 or 20 or 50 homes, for example, you are allowed to use bankruptcy to modify your mortgage. The only exception is the family home. Our amendment would change that and allow bankruptcy judges to modify mortgages for people facing imminent foreclosure.

Millions of Americans have lost their homes due to foreclosure and millions more are at risk of doing so. In fact, there were 937,840 foreclosure filings in the third quarter of 2009. This was up 23 percent from one year ago. It is time we helped these families, just as we have helped large banks and other financial institutions.

Now, in the past we have heard from lenders that this kind of change will increase borrowing costs for everyone else. Of course, this is the same industry that in 2005 told us that making bankruptcy more onerous would reduce people's interest costs by \$400 per year on their credit cards. Nothing of the sort happened.

And we tried an alternative—the voluntary modification route. Unfortunately, it has not helped the vast majority of distressed homeowners.

As of November 30, only 4 percent of struggling homeowners in the Treasury Department's Home Affordable Modification Program received permanent loan modifications—31,382 out of 728,000. This week, the Financial Services Committee heard testimony that this program is “destined to fail” because it does not address negative equity.

The Congressional Budget Office estimates that one million households could benefit from this measure, with no additional cost to taxpayers.

So, it is time to take the next step. It is time to give homeowners the same rights as everyone else, and let them modify their mortgages in bankruptcy. It is time to help average citizens stay in their homes, just like we have helped big financial institutions.

I strongly urge all Members to support this amendment.

### PERSONAL EXPLANATION

#### HON. DAVID G. REICHERT

OF WASHINGTON

IN THE HOUSE OF REPRESENTATIVES

Wednesday, December 16, 2009

Mr. REICHERT. Madam Speaker, as indicated in the Leave of Absence request granted by the House of Representatives, I was not in attendance for votes on Tuesday, December 8, 2009, so that I could support my constituents, the law enforcement community, and the residents of the Pacific northwest at a memorial service to mourn the tragic loss of four Lakewood Police officers.

Were I in attendance, I would have voted in favor of the Motion to Instruct Conferees on H.R. 3288, rollcall Vote No. 931; H. Con. Res.

199, rollcall Vote No. 932; H. Con. Res. 206, rollcall Vote No. 933; H. Res. 940, rollcall Vote No. 934; H. Res. 845, rollcall Vote No. 935; H.R. 2278, rollcall Vote No. 936; H. Res. 915, rollcall Vote No. 937; and H. Res. 907, rollcall Vote No. 938.

### HONORING THE 65TH ANNIVERSARY OF THE BATTLE OF THE BULGE

#### HON. JOE SESTAK

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, December 16, 2009

Mr. SESTAK. Madam Speaker, December 16, 2009 marks the 65th Anniversary of the Battle of the Bulge. On this day 65 years ago, German forces launched the Ardennes Offensive against American and Allied Forces in Belgium, Luxemburg, and Germany. The Battle of the Bulge, which lasted 40 days, represents one of the greatest displays of valor, honor, and perseverance in American military history. It also marked the beginning of the end of World War II.

One week into this historic battle, commanding officer General Anthony McAuliffe was approached by Colonel Harper with a note from Germany's command asking for an “honorable surrender” by American forces. When General McAuliffe was read the note, he laughed and exclaimed, “Us surrender? Aw, nuts!” He then realized that a reply was in order, and began to ask his staff what he should say. Lieutenant General Harry Kinnard spoke up, saying “That first remark of yours would be hard to beat.” “What do you mean?” asked McAuliffe. “Sir, you said ‘Nuts’.” replied the Lieutenant General. And that was the answer that McAuliffe gave back to the Germans; Nuts.

Surrender was never an option for our boys. Despite being outnumbered and outgunned at the onset of the battle, the Allied Forces refused to yield. Even when they were forced to retreat to Bastogne in the face of an overwhelming German force, the objective remained the same: stop Hitler's army, whatever it takes.

According to the Department of Defense, American forces suffered almost 90,000 casualties during the battle, including 19,000 killed, 47,500 wounded and 23,000 missing. It is our duty to honor those lost in battle, and to acknowledge the sacrifice they made—the ultimate sacrifice—in defense of our freedom and security. These men were not expecting combat. In fact, the area they were defending had been considered a “quiet sector”. As the German Forces advanced, neither they nor their officers were aware of the impending attack. Hitler's army confronted them with half a million troops, 1,800 tanks, and thousands of guns, yet our men prevailed.

In this way, the Battle of the Bulge serves as both a legacy and a precedent. Its legacy is that of the largest land battle in our Army's

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